

**Information to identify the case:**

Debtor 1 **Lourdes Ramos**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **District of New Jersey**  
Case number: **11-42038-ABA**

Social Security number or ITIN **xxx-xx-6355**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lourdes Ramos

10/17/16

**By the court:** **Andrew B. Altenburg Jr.**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Lourdes Ramos  
Debtor

Case No. 11-42038-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db aty	#+Lourdes Ramos, 1907 Springfield Avenue, Pennsauken, NJ 08110-2862 +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
512505304	+Fncc, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
512505305	+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516303303	+Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
516441962	+Nationstar Mortgage LLC, P.O. Box 619094, Dallas, Texas 75261-9094
516441963	+Nationstar Mortgage LLC, P.O. Box 619094, Dallas, Texas 75261-9741, Nationstar Mortgage LLC, P.O. Box 619094, Dallas, Texas 75261-9094
512505307	+Tribute, P.O. Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2016 23:57:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2016 23:57:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
512505300	+EDI: APPLIEDBANK.COM Oct 17 2016 23:38:00 Applied Card Bank, Attention: General Inquiries, P.O. Box 17125, Wilmington, DE 19850-7125
512506734	EDI: RESURGENT.COM Oct 17 2016 23:38:00 B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
512505301	+EDI: BANKAMER.COM Oct 17 2016 23:38:00 Bank Of America, 450 American Street, Simi Valley, CA 93065-6285
514993277	+EDI: BANKAMER.COM Oct 17 2016 23:38:00 Bank of America, N.A., Mail Stop: CA6-919-01-23, 400 National Way, Simi Valley, California 93065-6414
512698686	+EDI: BANKAMER.COM Oct 17 2016 23:38:00 Bank of America, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
512648436	EDI: CAPITALONE.COM Oct 17 2016 23:38:00 Capital One Bank (USA), N.A. by American InfoSourc, PO Box 71083, Charlotte, NC 28272-1083
512505302	+E-mail/Text: bknotice@erccollections.com Oct 17 2016 23:57:14 Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412
512505303	+EDI: AMINFOFP.COM Oct 17 2016 23:38:00 First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
512553436	EDI: PRA.COM Oct 17 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Americredit, POB 41067, Norfolk VA 23541
512539862	EDI: PRA.COM Oct 17 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Providian Financial Corp, PO Box 41067, Norfolk VA 23541
512817609	EDI: AGFINANCE.COM Oct 17 2016 23:38:00 Springleaf Financial Services, PO Box 971, Evansville, IN 47706
512505306	+EDI: AGFINANCE.COM Oct 17 2016 23:38:00 Spring Leaf Financial, Po Box 3251, Evansville, IN 47731-3251
512552475	EDI: eCAST.COM Oct 17 2016 23:38:00 eCAST Settlement Corporation assignee of HSBC Bank, Nevada and its Assigns, POB 35480, Newark NJ 07193-5480

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr*	+Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L, 6409 Congress ave., Suite 100, Boca raton, FL 33487-2853
512549727*	+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512552476*	eCAST Settlement Corporation assignee of HSBC Bank, Nevada and its Assigns, POB 35480, Newark NJ 07193-5480

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Oct 17, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

Charles M. Izzo on behalf of Debtor Lourdes Ramos cminj2001@yahoo.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Justin Plean on behalf of Creditor BANK OF AMERICA, N.A. jplean@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC placrina@caplaw.net,  
gshasa@rasnj.com,bmusarra@rasnj.com,bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 7